

HONORING RONA POPAL ON HER
DEDICATION TO HELPING IM-
PROVE THE LIVES OF AFGHAN
WOMEN

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 10, 2002

Mr. STARK. Mr. Speaker, I rise today to honor Rona Popal on her distinguished dedication to helping and empowering women in Afghanistan.

Rona Popal is a 20-year resident of Fremont, California who was born in Afghanistan. She recently returned to her country of birth because she feels she has a responsibility to help women overcome the obstacles of their daily lives in Afghanistan. Oppressed under the former Taliban government, and still not equipped to handle the realities of daily life, women in Afghanistan enjoy few civil rights.

Driven by an intense desire to help the people of Afghanistan in any way she can, Rona Popal handed money to the poverty-stricken on the streets of Kabul and met with interim Chairman Hamid Karzai on her recent trip.

Now she intends to form a partnership between a school for the deaf in Kabul and the California School for the Deaf in Fremont. She also plans to work on projects to help women in Afghanistan become self-sufficient.

Rona Popal is the founder of the Afghan Coalition and the Afghan Women's Association International, two groups in the United States that work to improve the lives of Afghan citizens.

I am honored to commend Rona Popal on her inspiring and selfless efforts to improve the lives of women in Afghanistan.

VETERANS HOME LOAN PREPAYMENT PROTECTION ACT OF 2002

HON. LANE EVANS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 10, 2002

Mr. EVANS. Mr. Speaker, I have recently introduced H.R. 4042, the "Veterans Home Loan Prepayment Protection Act of 2002" to protect veterans by prohibiting additional and unfair interest charges to veterans when they prepay their Department of Veterans Affairs Guaranteed Home Loans in full, such as during loan reduction refinancing.

Imperfections in existing law currently permit residential mortgage lenders under title 38 to select cutoff times for acknowledging receipt of prepayments in full for veterans. These cutoff times sometimes occur early in the business day and can permit interest to accrue on two different mortgage loans simultaneously until the prepayment in full is recorded on the following business day. This can be up to 90 dollars in extra cost to the veteran for a 24-hour delay and hundreds of dollars over an extended holiday weekend.

This amounts to unfair enrichment for the lender. At least one case exists where a lender established a cutoff time for prepayments BEFORE the start of their business day. This lender was guaranteed at least one day of extra interest on every prepayment action without any additional risk!

The provisions of H.R. 4042, require lenders to accept and record prepayments in full whenever the lender is open for business and an officer of the lender is present in an official capacity. If these conditions are met, the prepayment in full is recorded on that calendar day.

There were over 77,000 VA loan refinances in 2001, and almost every one involved a prepayment in full. The amount of money involved is not overwhelming, yet we must ask, is this additional interest fair and should this burden be borne by those who have served? I urge my colleagues to support the "Veterans Home Loan Prepayment Protection Act of 2002."

COMMENDING PARALYZED VETERANS OF AMERICA

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 10, 2002

Mr. SMITH of New Jersey. Mr. Speaker, as Chairman of the House Committee on Veterans' Affairs, I rise today to recognize and commend Paralyzed Veterans of America (PVA), an organization that has dedicated itself to the well being of some of America's most catastrophically disabled veterans for over 50 years.

PVA traces its origins back to February 1947, when delegates from seven groups of paralyzed veterans from around the country met at the Hines VA Hospital in Chicago, Illinois, to form a national organization to address the inadequacy of veterans health care, specifically for severely disabled veterans. At this meeting they immediately set some very specific goals, including increasing funding for the needs of spinal cord injured veterans and establishing a grant program to provide specially-adapted housing so that paralyzed veterans could leave the hospital and live more independent lives at home.

PVA was Congressionally chartered as a veterans' service organization on August 11, 1971 and since that time has continued to develop a unique expertise on a wide variety of issues involving the special needs of its members—veterans of the armed forces who have experienced spinal cord injury or dysfunction. PVA has more than 40 chapters and sub-chapters nationwide and nearly 20,000 members. In addition to its Washington, D.C. headquarters, PVA operates 58 service offices around the country to serve the needs of all veterans seeking Department of Veterans Affairs' claims and benefits.

PVA has used its expertise to become a leading advocate for quality health care not only for spinal cord injured veterans, but for all other veterans as well. They continue to press for research and education addressing spinal cord injury and dysfunction. They also assist veterans who apply to receive benefits that are available as a result of military service.

Mr. Speaker, for 16 years, PVA has co-authored The Independent Budget: A Comprehensive Policy Document Created by Veterans for Veterans, in cooperation with the Disabled American Veterans (DAV), AMVETS, and The Veterans of Foreign Wars (VFW). The Independent Budget takes a comprehensive look at the current and future needs of

veterans and the Department of Veterans Affairs, and makes specific recommendations for federal funding. As Chairman of the Committee on Veterans' Affairs, I have found The Independent Budget to be a very useful tool in developing our Committee's recommendations for veterans funding. I wholeheartedly recommend that all Members of the House, if they have not already done so, obtain a copy and read it.

PVA created the Technology and Research Foundation in 1975, now named the Spinal Cord Research Foundation (SCRF), to support research to alleviate, and ultimately end, medical and functional consequences of paralysis. In 1980, PVA endowed \$1 million for a Professorship in SCI Medicine at Stanford University. PVA also created the Spinal Cord Injury Education and Training Foundation (ETF) in 1987 to support innovative education and training programs designed to assist individuals with spinal cord injury or dysfunction, their families, and doctors who provide direct care. In 1988, the PVA-EPVA Center for Neuroscience and Regeneration Research at Yale University was founded in order to focus the energies and talents of some of the world's leading scientists in the development of new treatments, and ultimately a cure, for spinal cord injury and related disorders. It is a model of inter-institutional cooperation, that brings together the strengths of Paralyzed Veterans of America, the Eastern Paralyzed Veterans Association, the Department of Veterans Affairs, and Yale University, all with the singular goal of restoration of function in people with spinal cord dysfunction.

PVA also coordinates the activities of two coalitions of professional, payer, and consumer groups that develop clinical practice guidelines (CPGs) defining standards of care for people with spinal cord injury and multiple sclerosis. The Consortium for Spinal Cord Medicine, composed of 19 organizations, has published six professional guidelines and three consumer guides to date. The Multiple Sclerosis Council, made up of 23 organizations, has likewise published CPGs.

PVA's Government Relations staff is well-known here on Capitol Hill and has been especially helpful to our Committee as we have developed and moved legislation to improve the delivery of services and benefits to America's 25 million veterans. Its Advocacy Program is a leading advocate for civil rights and opportunities that maximize independence of individuals who have experienced spinal cord injury or disease, or other severe disabilities and PVA played an important role in the passage of the Americans with Disabilities Act (ADA). It continues its advocacy as an active member of the Consortium for Citizens With Disabilities.

Likewise, PVA's Architecture Program has played an important role in the lives of severely disabled veterans. It assists the private sector and government at all levels with quality accessible design and construction of VA facilities, affordable and accessible housing, and adoption of appropriate and uniform accessibility standards and codes. PVA's Health Analysis Program keeps a constant eye on the performance of the VA health care system as well as other health care systems in the public and private sector.

PVA also runs a Sports and Recreation Program dedicated to promoting a range of activities for its members and other people with disabilities, with special emphasis on activities

that enhance lifetime health and fitness. The organization sponsors the PVA National Bass Trail which is officially sanctioned by the Bass Anglers Sportsman Society (B.A.S.S.). Likewise, PVA created the National Trapshoot Circuit to give individuals with disabilities a chance to participate in the recreational and competitive sport of trapshooting. Most notably, PVA co-sponsors the National Veterans Wheelchair Games and other wheelchair sports programs along with the Department of Veterans Affairs. The Games encourage veterans to become aware of their abilities and potential, as well as wheelchair sports that are available, while promoting a spirit of healthy activity and fellowship.

Mr. Speaker, those of us who work with PVA on a regular basis, we have come to rely on the dedication and expertise that this organization brings to Capitol Hill. I want to recognize the hard work and sacrifice that all of their officers, members and volunteers have made in order to improve the lives of their fellow veterans and fellow Americans.

Mr. Speaker, as America continues our war on terrorism, like the wars of the last century against fascism, nazism and communism, the brunt of the battles will be borne by our men and women in uniform. Our nation has a sacred obligation, as President Abraham Lincoln said so eloquently, "to care for him who shall have borne the battle and for his widow and his orphan." And we especially have an obligation to care for those who have suffered the most to protect our freedoms, such as paralyzed veterans.

As Chairman of the House Committee on Veterans' Affairs, it is an honor to work hand-in-hand with Paralyzed Veterans of America, and the other veterans service organizations as we seek to improve the lives of paralyzed veterans and all of America's veterans and their families.

TRIBUTE TO MEMORIAL HOSPITAL
AND HEALTH SYSTEM OF SOUTH
BEND, INDIANA

HON. TIM ROEMER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 10, 2002

Mr. ROEMER. Mr. Speaker, I proudly rise today to congratulate Memorial Hospital and Health System of South Bend, Indiana for its outstanding commitment to community service and for winning the Foster G. McGaw Prize for Excellence in Community Service, sponsored by the American Hospital Association, Baxter International Foundation, and Cardinal Health Foundation. Each year only one institution earns this award, widely recognized as one of the most significant honors in the health care industry for demonstrating exceptional commitment to community service. This year's recognition of Memorial's innovative health care programs and expedited access to care is a fitting tribute to a community treasure.

Memorial has always demonstrated that strong community relationships and comprehensive programs are keys to quality community health. It is therefore appropriate, but not surprising, that Memorial has been honored for its proactive role in establishing a tithing system in which Memorial has allocated ten percent of its annual budget surplus, total-

ing \$20 million in nearly 100 community health programs. While Memorial was involved in community service long before it started tithing, this has most certainly contributed to a healthier community and encouraged other potential donors. Tithed funds have been used entirely for community outreach initiatives, including a children's health museum that has hosted more than 48,000 school children. I visited this museum and was deeply impressed by its unique approach to learning and helping kids understand healthy habits and safety. Additionally, Memorial has also established and expanded self-help groups for seniors and an enrichment program for homeless toddlers. These programs are just a few of the innovative approaches Memorial is pursuing to deliver first rate health care to the underserved population.

I am also particularly impressed by Memorial's active partnership with the South Bend Heritage Foundation, a neighborhood revitalization organization that repairs run-down houses and sells them at affordable prices to people who might not otherwise be able to own. I was proud to find that the spirit of community service is so strong here that more than 30 Memorial staff members have "adopted" one such house in a disadvantaged neighborhood near the hospital campus and are volunteering hours of their personal time and energy on rebuilding it, aiming for completion by this Memorial Day.

Mr. Speaker, I again want to congratulate Memorial Hospital and Health System for winning the Foster G. McGaw Prize, and for its extraordinary and continued dedication to bridging the health care gap for Hoosiers. I strongly encourage my colleagues to join me in wishing Memorial many more years of continued success. On behalf of a deeply thankful community, I salute Memorial's president and chief executive officer, Philip Newbold, and his entire staff for a job well done in earning this distinguished award.

HONORING ATHENA GEORGAKAKOS
ONORATO

HON. JOSEPH CROWLEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 10, 2002

Mr. CROWLEY. Mr. Speaker, I rise to honor Athena Georgakakos Onorato for her lifetime of distinguished service to the business world as well as the neighborhoods of Astoria and Jackson Heights in New York City. Ms. Onorato will be recognized on Saturday, April 13th by the Powhatan and Pocahontas Democratic Club for her long commitment to the organization and her community.

Born to Antonios and Maria Georgakakos in New York City and raised in Astoria, Queens, Ms. Onorato learned to play the piano at the early age of five, thanks to her piano teacher-mother. Ms. Onorato studied music at the New York College of Music where she received her piano diploma at age 20. Ms. Onorato also earned a B.A. in Economics from New York University. Upon graduation, she was employed as an economist at the American Petroleum Institute and became the first woman hired at Texaco, Inc. as an economist.

In 1987, Ms. Onorato joined Apple Bank for Savings and became Assistant Vice President

and Branch Manager when a new branch opened in Astoria in 1989.

In addition to her distinguished business career, Ms. Onorato has been tremendously active in her community, serving as President of the Hellenic University Club of New York, as well as the Broadway-Astoria Merchants and Professionals Association. She has served as a Board Member both of the Queens College Center for Byzantine and Modern Greek Studies and the Greek American Homeowners Association. She has also served as Second Vice President of the United Community Civic Association.

Ms. Onorato was honored by the Broadway-Astoria Merchants Association in 1992 as "Woman of the Year" and in 1995 she was the recipient of the Ellis Island Medal of Honor in recognition of her ethnic and professional contributions, which was awarded by National Ethnic Coalition of Organizations (NECO).

In 1993 the former Athena Georgakakos married State Senator George Onorato, and they reside in Jackson Heights.

Mr. Speaker, it gives me great pleasure to join the many others in her community in recognizing Athena Georgakakos Onorato for her lifetime of community involvement as prominent businesswoman and civic leader.

TRIBUTE TO MRS. VERDELL G.
STONE

HON. JAMES E. CLYBURN

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 10, 2002

Mr. CLYBURN. Mr. Speaker, I rise today to pay tribute to Mrs. Verdell G. Stone of Ridgeway, South Carolina. A woman dedicated to her faith and to her community, Mrs. Stone has served as a lifelong role model for others and has always been a woman of strength, integrity, and dignity.

Mrs. Stone has been a leader and matriarch for her family of eleven children, fifteen grandchildren, and four great-grandchildren, as well as numerous other children in her church family and community. She has taken the responsibility of teaching them and bestowing upon them her Christian values by being an example. Mrs. Stone has served faithfully as a member of Antioch Baptist Church for more than fifty years, where she has held numerous positions of leadership, such as President of the Missionary Society, the Senior Choir, and Jubilee Choir. She is a former President of the Usher Board, and currently holds the title of Mother of the Church.

Because she has always served her family, her church, and her community with distinction and honor, the Ridgeway Community and the citizens of Fairfield County have deemed it appropriate to recognize Mrs. Stone for her many years of dedicated service. Mrs. Stone will be honored with a Verdell G. Stone Appreciation Day, this coming Saturday, April 13, 2002.

Mr. Speaker, I ask that you and my colleagues join me in honoring Mrs. Verdell G. Stone, a woman whose contributions to her family, church and community are outweighed only by the immeasurable gratitude of those whose lives she has touched. We all appreciate Mrs. Stone for her many years of community and Christian service and extend to her our best wishes, and Godspeed.